

### **Substitute Terminal Disclaimer**

Applicant hereby requests that the terminal disclaimers filed January 24, 2005 and September 19, 2005 be expressly declared void and applicant hereby submits a substitute terminal disclaimer to replace the January 24, 2005 and September 19, 2005 filed terminal disclaimers. Applicant notes that the substitute terminal disclaimer submitted herewith is substantially identical to the terminal disclaimers filed January 24, 2005 and September 19, 2005, except that rather than disclaiming that portion of the current application that would extend beyond the expiration of the 6,386,138 patent or the 09/707,156 patent application, the terminal disclaimer submitted herewith disclaims that portion of the current application that would extend beyond twenty years after the April 7, 1999 filing date of the 6,386,138 patent or that would extend beyond twenty years after the November 6, 2000 filing date of the 09/707,156 patent application.

### **Remarks**

Claims 21 – 51 remain in the application and claims 52, 53, and 54 have been added. Applicant includes with this transmission a completed credit card transaction for the \$375 cost of three more additional independent claims beyond three independent claims and three more claims beyond twenty total claims. Applicant further includes in applicant's credit card transaction, the \$65 terminal disclaimer filing fee. However, in the event that the applicant has miscalculated the applicant's fees, applicant respectfully requests that the commissioner charge the appropriate amount to satisfy applicant's fee requirement. Applicant believes the claims to be non-obvious and patentably distinct from all prior art.

**Conclusion:**

Applicant notes that any amendments made by this paper which are not specifically discussed herein are made solely for the purpose of more clearly and particularly pointing out and claiming Applicant's invention.

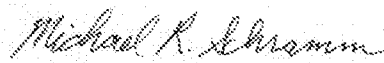
Applicant specifically reserves the right to prosecute claims of broader and differing scope than those presented herein in a continuation application.

Applicant submits that the claims presented herein are in condition for allowance. Action in accordance therewith is earnestly solicited.

If the Examiner has any questions or comments which may be resolved over the telephone, she is requested to call Michael R. Schramm at 801-625-9268 or at 801-710-7793.

DATE: August 12, 2006

Respectfully submitted,

A handwritten signature in cursive script that reads "Michael R. Schramm". The signature is written in dark ink and is positioned above a horizontal line.

Michael R. Schramm